



"Tools for Success" webinars for Assets for Independence grantees:

Demonstrating Success: Strategies for Measuring and Communicating Program Impact

Tuesday, November 19, 2013
12:30 – 1:30 p.m. PST / 3:30 – 4:30 p.m. EST

Jimmy Crowell: Good afternoon everyone and welcome to our webinar **Demonstrating Success: Strategies for Measuring and Communicating Program Impact**. This webinar is the next in our series of "Tools for Success" webinars designed for Assets for Independence grantees and sub-grantees. My name is Jimmy Crowell, and I'd like to welcome you to our conversation today.

Before we start today's presentation, I'd like to begin with a few housekeeping items. If you're having trouble dialing in, you can listen through your computer using speakers or connecting a headset to your computer.

If you're having technical difficulties such as trouble connecting to the visual portion of the webinar, send us an e-mail and we'll send you the Power Point file as an attachment so that you can follow along. The e-mail address is tmurphy@cfed.org.

Today's webinar is being recorded, so you will be able to review it on demand. You will receive a follow up email in a week or two with details on how to access the recording. We will also send a copy of the PowerPoint presentation that is being used today.

We have a number of participants registered today, so your phone lines have been muted to ensure sound quality.

We encourage you to send questions at any time during this presentation by using the Questions box in your GoToWebinar Control Panel as you see on your screen. We will try to answer as many of your questions as we can after the presentation during the Q and A session.

We realize that some of you on this call may not yet be AFI grantees, so we want to provide you with information about the program. The Assets for Independence Program, or AFI for short, is the largest source of funding for IDA programs nationally.

To learn more about AFI, including how to apply, visit www.idaresources.acf.hhs.gov

We also encourage you to attend an upcoming orientation webinar “AFI Program Design” which will take place on Thursday, November 21 from 2:00 to 3:00 PM EST. You can register for the webinar at www.idaresources.acf.hhs.gov.

Now that we’ve gotten those housekeeping items out of the way, I’d like to introduce our two guest speakers for today’s webinar.

Our first guest speaker is Martha Wunderli who is the Statewide Director of the Utah Individual Development Account Network. The Utah Individual Development Account Network (UIDAN) creates economic opportunities for low-income families to break the cycle of poverty and launch new cycles of prosperity for themselves, their families, and their community. Martha would you like to say hi to everyone on the call.

Martha Wunderli: Hello everyone!

Jimmy Crowell: Welcome Martha! Our next guest speaker is Jessica Junke who is a program manager with the Oregon IDA Initiative. The Oregon Individual Development Account (IDA) Initiative invests in the personal and financial growth of individuals to build strong communities throughout Oregon. Jessica, would you like to say hello.

Jessica Junke: Hi everyone.

Jimmy Crowell: Welcome Jessica. And this is me. I’m Jimmy Crowell and I work for the AFI Resource Center. The AFI Resource Center provides training and technical assistance to AFI grantees, their project partners, and other organizations that are providing asset building services across the nation.

The objectives of today’s webinar are to describe key impact measures for IDA programs, identify different strategies for demonstrating program impacts through both low-cost, limited data collection and more extensive program evaluations and discuss how program performance measures can be effectively communicated to various stakeholders.

I am going to start today’s presentation with a bit of framing. Today, we are talking about demonstrating the successes of your IDA programs. So what does that look like and why should we all be thinking about different ways to demonstrate success? Tracking outcomes, both short term and long term, both qualitative and quantitative, has the potential to show distinct audiences the impact your program has had on individuals and the broader community, cultivating greater confidence in your program. Depending on who you are talking to and what you are tracking, the presentation of various outcomes can be tailored to really spark interest among different groups of people. And, as we all know, the sustainability of an IDA program is dependent on buy-in from various stakeholders; such as funders, organization leadership, policy-makers, community partners etc. Tracking various outcomes and really thinking about all the different ways those outcomes can be presented to different groups of people is crucial. At the very early stages of program design and launch, we should be thinking to ourselves; what qualitative or quantitative data is going to

secure support from a financial institution, what data will make our program more reputable to potential partner organizations in the community, which outcomes will really resonate with a potential investor, etc. Demonstrating your program's value will increase confidence among stakeholders, ultimately leading to longer and more secure support.

There are many different ways to demonstrate the successes of your IDA programs. Some strategies are less resource intensive and can be utilized without a lot of additional capacity, such as collecting and sharing participant success stories, utilizing key data points to demonstrate community need, and using data that AFI-funded IDA programs are already required to collect. On the other hand, programs can take more high-touch approaches that utilize robust survey collection methods and rely on third-party evaluators.

Martha Wunderli, from the Utah IDA network, will start today's conversation by offering less-resource intensive strategies that can be utilized by programs in the earlier stages of development while Jess Junke, from the Oregon IDA initiative, will spotlight her program's relationship with a third party evaluator. Martha?

Martha Wunderli: Hello everybody. As we mentioned before, I am with Fair Credit Foundation where I am the director for the Utah IDA Network. Next slide.

We began the program in October of 2004 when I was working with Utah's Issue Center for Poverty Research and Action. It was an anti-poverty strategy and it started at a roundtable at the Federal Reserve Bank in Salt Lake City in the early 2000s. There were no IDAs in Utah. So it is important to know that our roots began in the financial sector and that created the need to inform on return on investment. Next slide.

So early on we actually designed a business plan to go out and ask for money because our initial funds came from the business community because I mistakenly thought I had to raise all my nonfederal match before I applied for an AFI grant which was maybe incorrect but it made it easy when I started the program. So we started to get the word out, we held economic development forums for professionals and we used the Federal Reserve Bank to invite people to that because if you're going to bankers, it doesn't hurt to have the right people there. We also had orientation meetings with our nonprofit partners across the state since we are a statewide program. In terms of measuring, we talked about the number of people attending, the number of counties covered. So we would use a map to show visuals and then we would publish the notes of the meetings so you could see what the needs were in the community from the business side and target side. The next step—and these are really easy but they show measurables that all of our funders want to have demonstrated. So next we scheduled financial education classes and we counted the number of people attending, the number who applied to the IDA program, a number of referrals to other asset building strategies and then we had a pre and post test that is based on consumer feedback rather than any kind of test that would really measure—it's more of their behavioral response and we used a Likert scale which is another measure. On the next slide, it will show you how that really pans out. Next slide, please.

So here's an example of our pre and post test comparison. It's just really self-reporting from the people in the program but what we did was we were able to work with the University of Utah in one case and then I have a friend who is a retired actuary who can take these results and make them look pretty fancy and statistically significant. So if you look at these measures, these are the kinds of things that really play to the operations side of IDA which is often a difficult place to raise money and ultimately the skills learned in an IDA program are what will sustain these people in the long term and build a local economy. If anybody feels intimidated by the statistically significant difference, I can help you find some help. It does show results so it shows the qualitative and some quantitative. Next slide.

As we moved along and when I was talking to one of my early funders he said you don't have any traction so I had to start to build a case for what could be. So if you look at this and I only took data from 2004 to 2007 but I collect all this data through the end of times. But when you look at this you can tell where the housing market has changed since 2004 when it was the ownership society. But when you went in there and you said "hey, look 80% of people really want to move out of public housing and own their own homes, small business etc." So this is a really tangible measurable—and the picture, it is always good to show a picture rather than talk numbers. Next slide please.

And then the other thing that we wanted to do is to show a commitment of our low income people because some of you have read the American Dream Demonstration report that one of the outcomes is that low income people can and will save and so here is something that we are doing right now that shows our compliance factors. This is always an interesting point because funders will come and say "why did you drop to 96%" and I'll say "96% is pretty good." Again this is another very easy visual. We use Vistashare Outcome Tracker to measure this so this is all very easy to track. And again, it's just an easy low touch way you can show results. Next slide.

And then in terms of qualitative results, sometimes I tend to be too interested in data and a lot of my funders will say "gosh you know, you're harder core than we are, we want to see the faces of the people" so what happens is ultimately, if you donate to charity, you know that you donate to a person rather than to a statistic. So it is important to encourage people to give us feedback in letters, emails and quotes. And I'm pretty upfront with people at our financial education classes which is usually an orientation where we first see the people and I'll say your voice is much stronger than mine and they will give us feedback and we save all of the letters and emails in vistashare outcome tracker. We also have all of our savers, for example tomorrow I'm presenting at the democratic caucus and I can district-ize and I can show them exactly who is saving in their districts, what they saved and what asset they purchase. For bankers you have to look at metropolitan statistical areas. So we set up our outcome tracker to capture not only 200% of the federal poverty level and below which is what HHS wants to see but bankers want to see areas of needed income. That's another way I can show their MSA and the AMI in those areas. Also, demographics, people are really interested in the demographics. I jumped ahead of myself in terms of AMI, the federal poverty level. I think it is important to incorporate those qualitative stories in the presentations. Funders are human beings too and they will connect with a story. Next slide.

So here is where I kind of go into the pictures. So here's an example of a young woman who was an immigrant and living in a homeless shelter when she came to salt lake, didn't speak any English, a larger family and she decided that her parents had made a lot of sacrifices for her so she wanted to go back to school she now has a Master's degree she is a supervisor at the YWCA and I just saw her the other day and she wants to buy her own home so when I talk to funders I can tell Karen's story but I let her quote; "I know that my background and circumstance may influence who I am now but I can decide who I can become" so those are her words, that's her picture and people can really grab onto that one. Next slide please.

I kind of went ahead of that. But I think it's important to stay in touch with your graduates because we've had people who come in who started with education like Karen but are now buying a home and if they're not using, in her case, to buy a home because she is making too much money now but it is important for funders to see that progression of someone who went from a homeless shelter to a master's degree to buying a first home. So I at least stay in touch. Next slide.

So here is some longer term stats. Now if you're just starting the program, you don't have these. But this is interesting when I present to the state who provides funding to our program. It really shows if you compare this to what they said they were going to save for and then something shifts and you'll see that education, and this goes from 2008 to march 2013, and when we started we were up in the 80% category for homes and then the economy shifted so now you see people going back to retrain and get an education. You'll find that people look at this and ask what was happening in this year, why do we have this dip? Next slide.

And then there's some other data that as you become more seasoned you can capture. Again we use vistashare outcome tracker but we have a questionnaire and we gather their interest rates so you'll see that IDA savers are getting the best interest rates and we can plot those on the chart. We also keep track of who they get their mortgages with. So if I'm going to a bank and asking for a charitable donation, I'll mention that "oh and by the way we have x amount of mortgages that were secured at a bank." And then there's some other things that speak to legislators in terms of the cutback of government funding that we can see people actually transitioning out of subsidized housing to homeownership. They go from receiving this, we have a huge waiting list for subsidized housing in Salt Lake, I'm sure that's everywhere, but then all of a sudden they become tax payers. Another thing we've been able to do with the Utah Higher Education Association, they can track where our savers have gone. Sometimes in an IDA, you only have them for a short while and they don't complete their whole degree but when they release this information in Utah there are programs out there and we can see that someone may have used their IDA to go to community college and we can track it. We've been around since 2004 and we can see that people have gone on to get master's degrees. That is sometimes hard for you to show funders and stakeholders that there really is a return on investment. In small business, we like to see what kind of businesses they are. Sometimes they are just single proprietor but then sometimes they go on and hire other people, a positive economic driver. Next slide.

And then, I think the picture really speaks a thousand words. When I look at this picture, I see rural Utah with the guy who is a goat farmer in central Utah, the man with a disability, I see, in the middle, is your classic Utah family, mom and dad, and then you see refugees, a single mom. So I think, I don't have to say any of this, but I show these pictures and these are happy people who started their business, gone back to school and bought homes. I think that may be it.

Jimmy Crowell: Thanks Martha. I just want to remind everyone on the call that if you have a question for Martha, please type it into your questions box on the GoToWebinar control panel. Now we will move onto Jess' presentation on the Oregon IDA initiative.

Jessica Junke: Thank you. So this is just to get us started, I am going to do an introduction of who the Oregon IDA initiative is. And Neighborhood Partnerships is the organization I work for; we've been a partner in the initiative since 2003 and have acted as a manager of the program since 2007 under the leadership and oversight of the state of Oregon Housing and Community Services Department and in partnership with Oregon Department of Revenue. We started in 1999 as you can see and that's when the initial legislation passed. We're funded through a state tax credit and in 1999 that was a 25% state tax credit and then in 2001 we were able to increase it to 75%. So from 2001 to 2005 we were working on developing networks, operating procedures, relationships within the initiative to support expansion and the first IDAs really got started enrolling in 2003. And then, in 2007, we were able to pass legislation to expand the initiative to youth 12 years and older and add a new asset category. So we went from homeownership, education and microenterprise to include home repair and employment related technology. So it was right around that time that Neighborhood Partnerships took over the management of the initiative and we wanted to explore evaluating the initiative from a third party's perspective so in 2007 we began the formal relationship with PSU, Portland State University, and in 2008 that's when they started formally evaluating us. And that was the same time that rapid growth was happening, we were in 34 of 36 counties and we were really looking for that evaluation to support the fact that our outcomes were tied to our intent. Next slide, please.

In this next slide, it is an organizational flow chart to give you that visual of who we are. Neighborhood Partnerships, we are in that white box in the middle, and then we have 10 fiduciary organizations that are active across the state and those we call "FOs" and they are very very different organizations. Some have as many as 1,500 open accounts and some have as few as 20 open accounts and it really reflects the area they are serving, the structure of their programs and projects and the communities that they're serving. Currently, we have 3,000 open accounts and we have had 3,100 graduates. So we just broke past that 3,000 graduates which we are really excited to celebrate. One other thing I want to mention on this slide is that as far as the Assets for Independence program goes, Neighborhood Partnerships has a few awards through us that we sub grant to our fiduciary organizations but many of those groups have their own AFI grants as well. So the AFI program pairs really nicely with the state funded program here in Oregon. Next slide.

To get into the reasons behind the evaluation and why we pursued this independent third party evaluation was when Neighborhood Partnerships took over management we had about 917 active accounts and, as you can see, we were anticipating large growth and we wanted to make sure that we were really taking some time to look at how we were doing as an initiative and assess our impact and ensure the integrity of the program. Again so that our intent in this program, this anti-poverty program, was really meshing up with the outcomes we were seeing on the ground. We also wanted to document successes and outcomes for our partners on the ground and really build that support and confidence and buy-in from our partners, donors and from policymakers. Next slide.

The Regional Research Institute at Portland State University was a really natural fit. We had some other relationships with that department. They were evaluating some of our other programs so it just naturally fit into the structure that we had already and we already had those relationships going. We started the conversation in 2007 and the formal evaluation began in 2008 and then other relationships with the University, we work really closely with their business outreach program. Some of our IDA providers on the ground are doing the asset specific education through them. We work closely with the College of Urban and Public Affairs as well as the financial aid office to process matched withdrawal requests, as well as other partnerships. Next slide.

So to get into the actual evaluation and what it looks like, so it is a combination of both quantitative and qualitative data. The qualitative data: we use outcome tracker just like the Utah IDA Network and Portland State University actually has access to outcome tracker as well. They can't change the data, we've limited their access for some other confidentiality things like social security numbers they can't see and other things. They are able to pull data at any point from outcome tracker and that takes care of the qualitative data already. That was a tracking mechanism we were using for the state program but also to the data report for AFI so it fit well and it was easy to give them access to that as well. For the quantitative data, so that's through surveys. We have 3 types of surveys and I'll show you examples and I'll give you a website so you can look more closely later. The first survey is a graduate survey and that is sent out right at graduation, right when the account is closed on outcome tracker and is marked as successfully graduated and they've withdrawn all of their matching funds. We also have the non-completer survey which goes out at account closure as well but for those participants that haven't accessed any match yet. We also have the 12 month follow up survey and that goes out to graduates 1 year after their withdraw. One of the big reasons that we wanted to get an evaluation was to capture what was going on with those participants that left the program without accessing any match. We had the feeling from the IDA providers on the ground that they were reporting that they had impact in their lives and ability to manage finances but they just weren't capturing that because when they exit the program without accessing matching funds, we don't hear from them again. So that was a big source of data we wanted to access. The survey involves contacting the former IDA participant at exit and it also involves response incentives. For the non-completers and for our 12 month follow up survey, we have a 15\$ gift card they receive if they fill out the survey. It used to be a check or a cashier's check they could get but the University had a lot of difficulties processing as many checks as they needed to for such a small amount so we

did the gift card so they could just mail them out. Then there's also the quarterly data clean-up process we do with our partners on the ground. Every quarter they certify that all of their data on participants who have exited the program is up to date and in outcome tracker and then PSU goes through and they pull all of the data for graduates from the previous quarter and identify anything where the logic isn't right or something looks off or the difference between the home value and loan doesn't add up. It's a lot of looking for data omissions or data logic errors. PSU then sends a cleanup request and our IDA providers have 30 days to clean up that data and for some of our providers, that doesn't take much time at all. Either because they don't have as many graduates or because they're just really, they just have created space to be diligent in cleaning up the data. For other providers, especially those ones who are graduating hundreds of participants in a quarter, it does take some more time. So that's a big chunk of this whole evaluation, our providers are making sure the data is high integrity. We also have conversations, PSU and the regional research institute, is having ongoing conversations with providers on the ground and with some participants where they are interviewing them about their experiences, what can be improved, how we can strengthen the program. We are also fortunate that the evaluation team at PSU participates in imitative events. They are part of the initiative. They are present at all of our conferences and our intuitive wide meetings, where appropriate. They are really a part of the conversation so they are able to keep their finger on what is going on in the initiative on a more ongoing basis. So one other thing I want to say about the surveys is that we used to have paper surveys where IDA providers passed out the surveys themselves at graduation but we moved to electronic surveys in June of this year and a lot of that was in an effort to remove the responsibility of survey distribution from the provider to Portland State University. So now when graduates, well when IDA participants access their matching funds and their status changes on outcome tracker, PSU is actually the one that emails the survey to the participant. We are only 5 months into that so we are still holding our breath about who that is going to impact the response rate for our surveys and if there isn't an email address associated with the account, we will send them a paper survey. One other thing, Neighborhood Partnerships does a lot of our own interviews with participants and building those success stories that Martha was referencing that they do in Utah as well. It is really important to have that space for a story. Another great aspect of our relationship with PSU is that they actually will include links to our own success stories within their evaluation. They don't claim it as their own evaluation because the bias is still there since we are telling our own story but they do reference them and they'll include photos in the evaluation. Next slide.

This is a picture of the exit survey and I know it is a little bit blurry but I will give you guys a link so you can dig into it more outside of the webinar. You'll see, at the top of the survey, we have, we have the why and the what at the top. Most of our participants, this is the first time they'll hear about the PSU research institute. We want to explain why they are getting the survey from this random organization and how it ties to the IDA initiative and we also get some background information from them although we do have it in outcome tracker, we want to make sure we can tie it to the qualitative data we get in these surveys. Next slide.

This survey is an example of our exit surveys for IDA graduates. Here is a brief glimpse again as to how we are getting that qualitative data. If you look at 4A we are asking if they are able to pay their bills, buy food, pay for transportation and that's all self-reported. Then we ask them at the time of 12 months before the initiative and then at graduation. Next slide.

The actual products of the PSU evaluation; so what are the tangible things we can say that we're sort of paying for I guess? The first one is, each of our initiative partners, those 10 fiduciary organizations from the flow chart, they are getting semi-annual reports about their specific program with the responses from their participants. There is a big asterisk there since it is through the research institution, the semi-annual cumulative reports are limited to organizations or partners who have had more than 25 graduates or participants respond. So if your organization has had only 5 people who have exited the program early and only 5 have submitted surveys, we won't be able to tell you what those 5 said because of the confidentiality of the surveys, the sample size has to be at least 25 participants. The next thing is that PSU is really an ongoing source of data reporting and evaluation so anytime that we here at neighborhood partnerships are preparing for a legislative visit or needing to give testimony or even just talking with our board of directors about what is going on in the initiative and how our impacts are at right now we are able to contact PSU and say "hey this is what I need can you help us create a document?" so that's really nice and it's a really good partnership. The next one is, we are also getting information on individual grantees' innovative projects and that's something we started a couple years ago with PSU where they were looking at specific grantees through a separate funding process that we did where they are looking at delivering the program a little bit differently so we wanted an evaluation to let us know how we were doing with that. We also have our annual published report and that's annual published report that I referenced before, that's really our big product. That is the thing we are working towards all of this data clean-up to have this here. So the results of the evaluation we are able to show and to insure integrity of the program. Our intent with this program and the delivery of it across the state, really making sure our outcomes match up with that, particularly for participants who are exiting the program early without accessing matching funds, we are able to show the short and long term impacts with them as well as with graduates. Those short and long term impacts are referring to things like the concrete success of purchasing a home, starting a business, going back to school but also the changes in financial behaviors so this is the one that applies more to the participants exiting early. They are still showing that they are regularly saving, they have an emergency fund for the first time now, they're using a budget and setting savings goals. We also survey on and show through the evaluation changes in participants satisfaction, confidence and outlook on their financial state, their household finances. Also, there is an indication of sustained impact. The next bullet, when I talk about ripple effects in the community, I'm referring to things with tracking education beyond the IDA. Yes, we can show that education, that this community college tuition was paid but the ability to show the ripple effects beyond that, that because of the community college they were able to get their Master's or their kids are now saving for college or other community members have been impacted as well. We are able to start pointing to the larger ripple effects. It's not just the IDAs, there are things beyond the IDA and then like Jimmy referenced earlier, a lot of this is about increasing confidence from partners, donors and policy makers. Ok, next slide.

So this is a chart that shows up in our evaluation and this comes straight from the surveys. The first column in each section is at program entry self-reporting how often were you saving, how often did you use a budget, how do you feel about your own financial resilience and your satisfaction with financial status. And the green column, that's the program exit when they withdraw funds, or when they leave the program as a non-completer although this chart is for graduates, people who are accessing matching funds. This is from entry to exit of the program. Next slide.

This one will show, so this is entry to 12 months after exit, so now we are going 12 months after they have purchased their asset, how is it still going, we are able to show that even a year later, the impact of the IDA still is there and the impact of the financial education is still felt. So this is something that's not just about the asset purchase but the overall financial wellbeing. Next slide, please.

And then I don't have, I didn't have the chart for our non-completers but that's in the evaluation too and that's been one of the strongest things is that we've been able to show that for participants that aren't receiving matching funds, that our investment in them is still having an impact, their financial behaviors are changing. Most of the time they exit the program because it is not the right time for them to be saving for this asset, not that they are not interested or not incorporating the financial education. Looking forward, we are looking to further integration with the participants' IDA experience and a lot of that is because when a participant receives a survey at the end of their IDA, they're not familiar with who Portland State University is, why they are contacting them and we are looking to remove that unnecessary confusion. So PSU would really like to have participants understand the role of the evaluation of the initiative so we are having ongoing conversations with Portland State and IDA providers, with Neighborhood Partnerships staff and participants to have this discussion about moving forward what makes the most sense to contact these participants. The other thing we are really considering, we are always considering the diverse communities across the state, we are starting to dig into to how the evaluation can best reflect their experiences and capture their feelings about the program and that one size may not fit all. So we do have multiple versions of the surveys as far as language goes. So we have them in Spanish, Russian and we have it in French, right now. But we are looking at oral surveys so they can participate more within their comfort zone, we are considering all of that right now and how we can continue moving forward with this independent evaluation to really show the strength of our program here. And that is the last of my slides.

Jimmy Crowell: Thanks Jess. Ok, so now we've ended the speakers' presentations and now we have plenty of time for questions from the audience so I just want to remind everyone that if you have a question please type it into your questions box on the GoToWebinar control panel and I will ask the speakers. So the first question we have is for Jess. Jess, in your opinion, you know along the lifetime of an IDA program, are there certain benchmarks or indicators that it is time to seek out a third party evaluator?

Jessica Junke: That's a great question. From Neighborhood Partnerships' perspective, part of the reason we wanted that third party evaluator because it is a state funded program and we wanted to be able to speak to policymakers and legislators about the IDA initiative and be able to really leverage our relationship with this independent evaluation team. We also have gotten to a size where to really continue strengthening our donor-base we felt that it was important to have someone outside of neighborhood partnerships talking about how great the program is. When you're smaller you can get to the success stories, you can get to the data through systems that you already have set up and that you can really talk about this as a long term plan as you hit a certain spot. But, no, I don't have a number of where that sweet spot is.

Jimmy Crowell: Thanks. The next question we have is for both of you and we'll start with Martha. So Martha, you mentioned that for your data collection you use Outcome Tracker, do you have any other experience with other data collection systems? Is Outcome Tracker appropriate for all IDA programs? Do you have other suggestions around that?

Martha Wunderli: When we first started the program we used MisIDA but it was very limiting in terms of growing a program. It was ok early on but the Outcome Tracker gives you the ability to customize and do a wide variety of things. We've added in new questions that are specific to Utah that others might not ask. But I really would. I never used the AFI squared. Perhaps Jess has used that.

Jessica Junke: I have not used AFI squared but we used an Access database before that we contracted out and had someone build but it was really cumbersome and in order for our partners on the ground, since we are a statewide networks, in order for us to get their data they were having to submit reports to us. Whereas with Outcome tracker one of the beautiful things is that at any point I can access my partners data without having to involve my partners since their time is very limited. We have looked at other IDA platforms and right now, in the Oregon IDA initiative, we will be sticking with Outcome Tracker. There are some other options out there. There is one that is called IDA-X but it's just not as big and their experience is not as deep as Outcome Tracker's is and Vistashare. We are sticking with them for right now as well.

Jimmy Crowell: Great, thanks. And actually Jess we have a question here that rolls along with that; how do you keep your fiduciary organization on the same page when it comes to data collection? How do you make sure they do it right and on time? Do you convene the group?

Jessica Junke: We have a data dictionary where PSU and Neighborhood Partnerships worked in the beginning at establishing one place where all of our partners could go and find out exactly what we mean when we are asking certain things on Outcome Tracker. That can be everything from how to calculate net worth, what it means to be a veteran, a lot of things that some of us might easily understand what it is but one place where we can have that dictionary. That's been really helpful the other thing is last year, in the past, we were the data cleanup was happening on a rolling basis when Neighborhood Partnerships and PSU

connected to do a data cleanup but last year we set a schedule, it may have been two years ago, we set a schedule where everyone has the same calendar, everyone knows when the certification needs to be done by and then PSU and Neighborhood Partnerships work together to get the cleanup by a certain date. So we are on a calendar now which has been really nice. We can anticipate and budget in the time that it will take to do that. Because we do it on a quarterly basis, it doesn't build up as much as if we did it semi-annually.

Jimmy Crowell: Thanks Jess. Martha, do you have systems or strategies on tracking long term outcomes on the economic situation of your IDA participants, I know you talked about keeping in touch but do you have specific systems in place?

Martha Wunderli: Not really. I am interested to see the Oregon model. We do stay in contact with our graduates and we encourage research. We had BYU do a research project when we only had about 50 people in the program. Anytime you have an independent opinion, you kind of, you can make yourself vulnerable. But we have a couple research projects. Utah State University has a control group of people who weren't IDA savers but similar income levels with homeownership and education. So that's a five year study. I don't have any results on that but we encourage any kind of research to do that. We've done that with, we had an MBA team from university of Utah do a multiplier effect of homeownership and we created a housing questionnaire so we would know exactly what people bought and then we had people going back in and doing comps a couple years later when the housing market tanked. But we have people who will take a look at return on investment on our savers and when we go back to them we found that some people have already filled their started hoe and moved into their next home. So we are constantly involved in research that puts them in touch with them. It is not as formalized as Oregon, I'm really interested in what Oregon is doing. Sometimes it's like Christmas after they've opened the gifts, that's the match money, it's hard to get people back. Also a lot of our people are transient, they're young people who no longer live in Utah but that's a long answer to a short question. Yes and no but not as formal as it should be.

Jimmy Crowell: Thanks Martha. We just got in a pretty interesting question and I'm not sure who should speak to it, both of you perhaps; when you're approaching a financial institution, not necessarily for funding but to actually house the IDAs, are there outcomes or data that you would bring to the table in that discussion? Let's start with Martha.

Martha Wunderli: I think you need to know that most financial institutions, especially right now with how the banking laws have changed and there are a lot of fees going on to bank accounts. Most banks aren't really interested in IDA counts. If you go to a bank and ask them to hold a small account that won't exceed 2,000 dollars most of them will leave the room. I think you have to appeal to the Community Reinvestment Act tax credit. I think credit unions are a little bit better. We have a unique structure out here in Utah so I haven't worked with any credit unions but the one thing you could take to the table although to be honest I haven't seen it work, but I do go in with those mortgages. When I ask Wells Fargo, I'll say "oh and by the way, you've got 50 mortgages that were secured" I also like to go in and show them that we keep track of where everybody banks so I will go in and say "your

customers are our customers' so they see that it is a broader product and not just a small IDA account. There is some research out there that show that people tend to stick with their banks. There is one demographic that will change but most will stay with the bank that maybe where their parents started them. Jess, I'd be curious if you have any suggestions.

Jessica Junke: I have to admit that I need to just echo What Martha said, we're finding a lot of difficulty finding those financial institutions to house the IDA accounts. I was taking notes about what Martha was saying about tying the IDAs to the mortgages at the bank because that's not something we've considered and that makes so much sense. I think that it is really about the reinvestment act and that's where our partners on the ground have found the most traction but I'll admit that those relationships are pursued by our fiduciary organizations and Neighborhood Partnerships is recently becoming involved in those discussions. So we are looking for solutions and as far as data goes we have access to data about the communities that are being served and where the bank's footprint are but I really don't know how much that will stick or if that's something that they are really going to want to dig into.

Jimmy Crowell: Thank you, both of you. Another question that we've gotten in from a couple of people; what data and impacts are funders most interested in? What really sparks their interest and I know that Jess this might be a little different from you since you're working with policymakers I think you could speak to this question too. Let's start with Martha.

Martha Wunderli: They really want return on investment. They want to see that people are able to save and they do purchase an asset so I think that's important. The financial education part of this seems to be of interest. I was sitting in the room with two funders earlier and they are really interested in financial stability and how it impacts families, not only the individual saver but the children and the family and I think that's really good so wherever you can measure. When our participants go to buy a home, we can see their mortgage rates, or their interest rates, so we can tell that they have good credit scores. I don't like to use credit scores as a measure, it's been suggested but the problem is that if you go buy a house, your credit score is going to go down so you have to be careful so if you can show that people qualify based on that and then I think some of the work in Oregon that I'm interested in and I have some anecdotal stories about people who have gone on. I think that if they can see the continuum and we can show that this is really a solution based program as opposed to a Band-Aid in the community and that we do create a customer. That's something you can really use to show them that you're really making solutions to poverty, that you're really empowering people to have the skills and that they can become customers as opposed to using payday lenders.

Jess Junke: I think you hit most of the things that I was going to say as well. I would like to add, and this is from the policy makers side, communicating to your legislators, is that we've found a lot of traction when we are able to speak to the actual district that they are from. So before we go into a meeting with a representative or a senator from a specific district, we are polling data on their district; so how many open account shave they had? How many

graduates? The impact of the funding within their districts and that's been helpful I those conversations because we are making it about their districts not just the programs.

Martha Wunderli: that is an excellent point. I speak at the democratic caucus tomorrow, one of the things the minority whip said to me was I want something I can put on my website. When you go to government people you are in there begging for dollars but if you can go in and say that when someone calls you about sending their kid to college you can talk about the IDA so it becomes of value to them.

Jimmy Crowell: So sort of along the same lines, when you approach policymakers from certain districts, you could bring data about your community that you didn't necessarily collect; could you both speak to how you use data about your community to get buy-in and then also if you have any sources at a national level that you would recommend for that kind of data that would be great.

Jessica Junke: I'm going to jump in, one of the things we did this summer in Oregon is we took some time to have some really strategic conversations about where we wanted the growth of our intuitive to go so we were comparing the percentage of IDAs that were present in each county compared to the number of people living below 200% poverty. Just to see if we were over serving, underserving, just how we are spread across the state. That sparked some really interesting conversations about where we are and where we are investing in which counties. We pulled that data straight from the Census. I think the American Community and Family five year survey. It was difficult to figure it out.

Martha Wunderli: The CFED Scorecard is invaluable. I am always waiting for that when it comes out. So that's really important.

Jimmy Crowell: Great thanks Martha and Jess. That's about all the time we have today so up on the screen now is all of our contact information. Both of our presenters have graciously offered their advice if you'd like to follow up with them after this presentation. So there are their email addresses and then before you guys leave I am going to put up the AFI Resource Center information. You can find a wealth of information on running an AFI IDA program here.

Before you leave today I am going to ask people to respond to an evaluation question that will pop up on your screen. It will only take a few seconds and it will help us assess the quality of the webinar. I want to thank everyone again.